

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## LEASING OR RENTAL CONCERNS – CONTINGENT COVERAGE

This endorsement modifies insurance provided under the following:

BUSINESS AUTO COVERAGE FORM  
MOTOR CARRIER COVERAGE FORM  
TRUCKERS COVERAGE FORM

With respect to coverage provided by this endorsement, the provisions of the Coverage Form apply unless modified by the endorsement.

This endorsement changes the policy effective on the inception date of the policy unless another date is indicated below.

Endorsement Effective:	Countersigned By:
Named Insured:	(Authorized Representative)

### SCHEDULE

Limit of Insurance		\$
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(If no entry appears above, information required to complete this endorsement will be shown in the Declarations as applicable to this endorsement.)

- A. Liability Coverage** and any required no-fault insurance provided by the policy for a covered "auto" that is a "leased auto" applies subject to the following provisions:
1. a. The lessee or rentee has furnished you with a certificate of insurance, a copy of the policy or a copy of the endorsement making you an additional insured on the lessee's or rentee's policy as required by the leasing or rental agreement; and
    - b. At the time of an "accident" the insurance required by the leasing agreement is not collectible.
  2. For you, your "employees" or agents, the Limit of Insurance provided by this endorsement is the lesser of:
    - a. The limits of liability required by the leasing agreement; or
    - b. The amount shown in the Schedule.
  3. For the lessee or rentee, any "employee" or agent of the lessee or rentee or any person, except you or your "employees" or agents, operating the "leased auto" with the permission of any of these, the Limit of Insurance provided by this endorsement is the minimum limit required by any applicable compulsory or financial responsibility law.
  4. The insurance provided by this endorsement is excess over any other collectible insurance, whether primary, excess or contingent, unless such insurance is specifically written to apply in excess of this policy.
  - B.** If the lessee's or rentee's policy is cancelled, the insurance provided by this endorsement ends the earlier of the following dates:
    1. The date you regain custody of the "leased auto"; or
    2. 30 days after the effective date of cancellation.

### **C. Additional Definition**

The following is added to the **Definitions** Section:

"Leased auto" means an "auto" you lease or rent to a lessee or rentee, including any substitute, replacement or extra "auto" needed to meet seasonal or other needs, under a lease or rental agreement that requires the lessee or rentee to provide primary insurance for you.